



Oconee State Bank Hires Gwinnett Market Leaders Talented Team Will Lead Loan Production Office Near Sugarloaf Parkway



Pictured left to right: Josh Osborne, Deborah Worley, Mike Fulton

WATKINSVILLE, September 18 – Oconee State Bank, a \$329 million asset community bank based in Oconee County, has hired a team of experienced lenders to help build its loan portfolio in the fast-growing Gwinnett County market. Mike Fulton and Josh Osborne joined Oconee State on August 28 as Gwinnett County Market Leaders. Commercial Loan Specialist Deborah Worley will join Osborne and Fulton at the team’s new office near Sugarloaf Parkway in the Duluth area.

“At Oconee State, we are building around top people and exceptional talent, and the opportunity to have Mike, Josh and Deborah join us was too good to pass up,” said Oconee State Bank President and CEO Neil Stevens. “Gwinnett County is a community where we already have customers, is close to our geographic roots in northeast Georgia, and has strong opportunities for lending growth. We are excited about the opportunity to bring our special brand of remarkable service and accelerated decision making to the entrepreneurs, dentists, doctors, manufacturers, business owners and developers who drive Gwinnett County’s economy.”

Osborne joins Oconee State Bank from a large regional bank. He has more than 15 years of experience with medical, dental, commercial real estate, commercial development, and residential construction loans as well as Small Business Administration 504 and 7(a) programs. As an active member in the Gwinnett Chamber of Commerce, he is passionate about helping small and mid-size businesses achieve their growth goals and objectives. Originally from Arkansas, he is a graduate of Harding University and an active member of Cross Pointe Church in Duluth. He has two children and has lived in Gwinnett for the past 16 years.

Fulton has 26 years in the banking industry with a primary focus on commercial banking for the last 18 years in Gwinnett County, most recently serving as Senior Vice President for a regional bank. He has extensive experience lending in commercial real estate, construction, commercial and industrial, and Small Business Administration 504 and 7(a) programs. He also works with a multitude of small businesses in various industries including medical, dental, wholesale, industrial, manufacturing, distribution, churches, and not-for-profit organizations. Originally from Florida, Fulton is an honors graduate of Georgia Southern University with a BBA degree in finance. He is an active member of the Gwinnett Chamber of Commerce and resides in Suwanee with his family and attends Gwinnett Church.

Worley has four decades of experience with community and regional banks, and will join as a commercial loan specialist. She is a graduate of the Georgia Bankers Association Bank Management

School and Community Bankers Association Graduate School for Community Bankers, and has worked with community banks in Stephens, Franklin and Jackson counties prior to moving to Gwinnett County.

“Oconee County and Watkinsville will always remain our headquarters,” said Stevens. “We are grounded here, we were founded here, and we see tremendous opportunities in Oconee and surrounding counties in the years ahead. Our bankers are always searching for opportunities to safely enhance shareholder value and ultimately deliver value back to Oconee County.”

Since being named Oconee State Bank’s President and CEO last October, Stevens and his leadership team have hired new lenders and credit officers, updated the bank’s logo, and have been working to establish a “remarkable” culture inside the organization.

About Oconee State Bank

Oconee State Bank is a leading financial institution with a vision to be essential to the lives, businesses, and communities we serve. With more than 57 years of service in the banking industry, we continuously strive to create remarkable experiences that significantly mark the lives of others. We are proud to provide an unparalleled commitment to personalized service, innovative products and solutions, and bringing exceptional value to our customers through local ownership, involvement, and decision-making.